

B1 (Official Form 1)(04/13)

<b>United States Bankruptcy Court</b> <b>Northern District of Indiana</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Belcher, Stephen Douglas</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Goodman, Betty Jane</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-6925</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-2959</b>
Street Address of Debtor (No. and Street, City, and State): <b>3003 97th Place, Apt. 1B</b> <b>Highland, IN</b> <div style="text-align: right;">ZIP Code <b>46322</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>3003 97th Place, Apt. 1B</b> <b>Highland, IN</b> <div style="text-align: right;">ZIP Code <b>46322</b></div>
County of Residence or of the Principal Place of Business: <b>Lake</b>		County of Residence or of the Principal Place of Business: <b>Lake</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Belcher, Stephen Douglas  
Goodman, Betty Jane****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Hammond, Indiana**

Case Number:

**13-22712-jpk**

Date Filed:

**7/29/13**

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ RICARDO B. CASAS (Att. ID No. May 1, 2014**  
Signature of Attorney for Debtor(s) (Date)**RICARDO B. CASAS (Att. ID No. 3154-45)****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Belcher, Stephen Douglas  
Goodman, Betty Jane****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Stephen Douglas Belcher**  
Signature of Debtor **Stephen Douglas Belcher**

**X /s/ Betty Jane Goodman**  
Signature of Joint Debtor **Betty Jane Goodman**

Telephone Number (If not represented by attorney)

**May 1, 2014**

Date

**Signature of Attorney\***

**X /s/ RICARDO B. CASAS (Atty. ID No.**  
Signature of Attorney for Debtor(s)

**RICARDO B. CASAS (Atty. ID No. 3154-45)**

Printed Name of Attorney for Debtor(s)

**RICARDO B. CASAS**

Firm Name

**6949 Kennedy Avenue  
Hammond, IN 46323**

Address

**219/845-1122 Fax: 219/845-4422**

Telephone Number

**May 1, 2014**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Northern District of Indiana**

In re **Stephen Douglas Belcher**  
**Betty Jane Goodman**

Debtor(s)

Case No.  
 Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
 CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Stephen Douglas Belcher  
Stephen Douglas Belcher

Date: May 1, 2014

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Northern District of Indiana**

In re **Stephen Douglas Belcher**  
**Betty Jane Goodman**

Debtor(s)

Case No.  
 Chapter

**13**

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 CREDIT COUNSELING REQUIREMENT**

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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Betty Jane Goodman  
Betty Jane Goodman

Date: May 1, 2014

**United States Bankruptcy Court  
Northern District of Indiana**

In re **Stephen Douglas Belcher**  
**Betty Jane Goodman**

Debtor(s)

Case No.  
Chapter

**13**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **May 1, 2014**

**/s/ Stephen Douglas Belcher**

**Stephen Douglas Belcher**

Signature of Debtor

Date: **May 1, 2014**

**/s/ Betty Jane Goodman**

**Betty Jane Goodman**

Signature of Debtor



AARONS SALES AND LEASE  
6071 BROADWAY  
MERRILLVILLE, IN 46410

ABERDEEN VENTURES LTD  
C/O LUCAS HOLCOMB & MEDREA LLP  
P.O. BOX 10626  
ACCOUNT NO. XXXX6135  
MERRILLVILLE, IN 46411

AMERICAN SALES CORP.  
C/O HARVARD COLLECTION SERVICES, INC.  
4839 N. ELSTON AVENUE  
ACCOUNT NO. XXXX5161  
CHICAGO, IL 60630

ANDREW V. GIORGI  
2115 WEST LINCOLN HIGHWAY  
ACCOUNT NO. XXXX3903  
MERRILLVILLE, IN 46410

BANK CALUMET  
5231 HOHMAN AVENUE  
HAMMOND, IN 46320

CALUMET JEWELERS, INC.  
C/O ROBERT L. MEINZER, JR.  
9190 WICKER AVENUE  
P.O. BOX 111  
SAINT JOHN, IN 46373

CAMERON S. KRAUSE  
C/O THUNDERBOLT INVESTMENTS, LLC  
9261 N. 950 W.  
ACCOUNT NO. XXXX2159  
DEMOTTE, IN 46310

CAPITAL ONE/CARSONS  
P.O. BOX 30253  
ACCOUNT NO.  
SALT LAKE CITY, UT 84130-0253

CAVALRY SPV I, LLC/HSBC BANK NEVADA, N.A  
C/O CAVALRY PORTFOLIO SERVICES  
500 SUMMIT LAKE DRIVE, SUITE 400  
ACCOUNT NO. XXXX3896  
VALHALLA, NY 10595

CCSI  
P.O. BOX 10428  
ACCOUNT NO. 186559  
MERRILLVILLE, IN 46411-0428

CITI STUDENT FINANCIAL  
P.O. BOX 95  
ACCOUNT NO. XXXX5921  
SIOUX FALLS, SD 57117

CITI STUDENT FINANCIAL  
P.O. BOX 95  
ACCOUNT NO. XXXX5920  
SIOUX FALLS, SD 57117

CITIZENS FINANCIAL BANK  
C/O CHEXSYSTEMS COLLECTION AGENCY, INC.  
7805 HUDSON ROAD, #100  
SAINT PAUL, MN 55125

CNAC/MI106  
3692 AIRLINE ROAD  
ACCOUNT NO. XXXX3577  
MUSKEGON, MI 49444

COLLEGE OF DENTISTRY  
C/O ILLINOIS COLLECTION SERVICE  
P.O. BOX 1010  
ACCOUNT NO. XXXX5878  
TINLEY PARK, IL 60477

COMCAST  
C/O CRD PRT ASSOC.  
P.O. BOX 802068  
ACCOUNT NO. XXXX9832  
DALLAS, TX 75380

COMCAST  
C/O STELLAR RECOVERY, INC.  
1327 HIGHWAY 2 WES  
ACCOUNT NO. XXXX9207  
KALISPELL, MT 59901

COMCAST  
C/O STELLAR RECOVERY, INC.  
P.O. BOX 3002  
SOUTHEASTERN, PA 19398

COMCAST CHICAGO SECONDS - 4000  
C/O CREDIT MANAGEMENT  
4200 INTERNATIONAL PARKWAY  
ACCOUNT NO. XXXX7644  
CARROLLTON, TX 75007

COMMUNITY CARE NETWORK INTERNISTS  
C/O KOMYATTE & CASBON, P.C.  
9650 GORDON DRIVE  
ACCOUNT NO. XXXX3355  
HIGHLAND, IN 46322

COMPUCRED  
P.O. BOX 111100  
ACCOUNT NO. XXXX3975  
CINCINNATI, OH 45211

CPS SECURITY  
ATTN: BANKRUPTCY  
P.O. BOX 782408  
SAN ANTONIO, TX 78278

CREDIT ONE BANK  
P.O. BOX 98873  
ACCOUNT NO. XXXX5077  
LAS VEGAS, NV 89193

CREDIT ONE BANK/LVNV FUNDING, LLC  
C/O RESURGENT CAPITAL SERVICES  
P.O. BOX 10587  
ACCOUNT NO. XXXX5077  
GREENVILLE, SC 29603-0587

ECAST SETTLEMENT CORP./HSBC BANK NEVADA  
C/O ECAST SETTLEMENT CORPORATION  
P.O. BOX 35480  
ACCOUNT NO. XXXX2446  
NEWARK, NJ 07193-5480

EXPRESS/COMENITY BANK  
ATTN: BANKRUPTCY DEPT.  
P.O. BOX 182686  
ACCOUNT NO. XXXX6560  
COLUMBUS, OH 43218

FASHION BUG/SOANB  
P.O. BOX 84073  
ACCOUNT NO. XXXX5549  
COLUMBUS, GA 31908

FINGERHUT DIRECT MARKETING  
C/O JEFFERSON CAPITAL SYSTEMS  
16 MCLELAND ROAD  
ACCOUNT NO. XXXX9003  
SAINT CLOUD, MN 56303

FIRST PREMIER BANK/LVNV FUNDING, LLC  
C/O RESURGENT CAPITAL SERVICES  
P.O. BOX 10587  
ACCOUNT NO. XXXX1373  
GREENVILLE, SC 29603-0587

FOOD 4 LESS  
C/O CREDITORS SERVICE OF INDIANA, INC.  
10 CORONADO ROAD  
INDIANAPOLIS, IN 46234

FRANCISAN ST. MARGARET HEALTH  
5454 HOHMAN  
HAMMOND, IN 46320

FRANCISCAN ALLIANCE, INC.  
37521 EAGLE WAY  
ACCOUNT NO. XXXX7-BHA  
CHICAGO, IL 60678

FRANCISCAN ALLIANCE, INC.  
37521 EAGLE WAY  
ACCOUNT NO. XXXX3-BHA  
CHICAGO, IL 60678

FRANCISCAN ST. MARAGRET HEALTH  
2343 INTERSTATE PLAZA DRIVE, SUITE 2  
HAMMOND, IN 46324

HAMMOND CLINIC  
7905 CALUMET AVENUE  
MUNSTER, IN 46321

HSBC BANK  
7905 CALUMET AVENUE  
MUNSTER, IN 46321

HSBC BANK  
P.O. BOX 5253  
ACCOUNT NO. XXXX3699  
CAROL STREAM, IL 60197

HSBC BANK NEVADA  
C/O CALVARY PORTFOLIO SERVICES  
500 SUMMIT LAKE DRIVE, SUITE 400  
ACCOUNT NO. XXXX3896  
VALHALLA, NY 10595

IMAGING ASSOC. OF INDIANA PC  
55 E. 86TH AVENUE, SUITE A  
P.O. BOX 14369  
ACCOUNT NO. XXXX7580  
MERRILLVILLE, IN 46411

IMMEDIATE CARE CENTER  
P.O. BOX 630514  
CINCINNATI, OH 45263

INDIANA BELL TELEPHONE COMPANY, INC.  
C/O AT&T SERVICES, INC.  
ONE AT&T WAY, ROOM 3A104  
BEDMINSTER, NJ 07921

INDIANA DEPARTMENT OF REVENUE  
BANKRUPTCY SECTION, N-203  
100 N. SENATE AVENUE  
INDIANAPOLIS, IN 46204-2217

INTERNAL REVENUE SERVICE  
P.O. BOX 21126  
PHILADELPHIA, PA 19114

J.D. BYRIDER  
6349 BROADWAY  
MERRILLVILLE, IN 46410

JEFFERSON CAPITAL SYSTEMS/FINGERHUT DIR  
C/O JEFFERSON CAPITAL SYSTEMS, LLC  
P.O. BOX 7999  
ACCOUNT NO. XXXX5133  
SAINT CLOUD, MN 56302-9617

JEFFERY R. SARBIESKI, DDS LLC  
964 WEST US HIGHWAY 30  
SCHERERVILLE, IN 46375

JONATHAN O'HARA  
1304 VALE PARK ROAD  
VALPARAISO, IN 46383

KAPLAN COLLEGE - MERRILLVILLE  
C/O FAME  
6451 N. FEDERAL HIGHWAY, SUITE 501  
FORT LAUDERDALE, FL 33308

KROGER CHECK RECOVERY CENTER  
P.O. BOX 30650  
ACCOUNT NO. XXXX2448  
SALT LAKE CITY, UT 84130-0650

LAKE COUNTY PUBLIC LIBRARY  
HIGHLAND BRANCH  
2841 JEWETT AVENUE  
HIGHLAND, IN 46322

LAKE IMAGING, LLC  
C/O KOMYATTE & ASSOC.  
9650 GORDON DRIVE  
ACCOUNT NO. XXXX9420  
HIGHLAND, IN 46322

LAKE IMAGING, LLC  
55 EAST 86TH AVENUE, SUITE A  
ACCOUNT NO. XXXX4804  
MERRILLVILLE, IN 46410

LAKE IMAGING, LLC  
C/O KOMYATTE & CASBON, P.C.  
9650 GORDON DRIVE  
ACCOUNT NO. XXX9618  
HIGHLAND, IN 46322

LANE BRYANT/WFNNB  
P.O. BOX 182685  
ACCOUNT NO. XXXX6451  
COLUMBUS, OH 43218

LVNV FUNDING  
P.O. BOX 10497  
GREENVILLE, SC 29603-0584

LVNV FUNDING  
C/O WELTMAN, WEINBERG & REIS CO.  
525 VINE STREET, SUITE 800  
CINCINNATI, OH 45202

MEDICAL  
C/O KOMYATTE & CASBON  
9650 GORDON DRIVE  
HIGHLAND, IN 46322

METABANK/FINGERHUT  
6250 RIDGEWOOD ROAD  
ACCOUNT NO. XXXX5133  
SAINT CLOUD, MN 56303

METHODIST HOSPITAL CARDIOGRAPHICS LLC  
55 EAST 86TH AVENUE, STE. A  
P.O. BOX 10645  
MERRILLVILLE, IN 46411

NORTHWEST EMERGENCY ASSOC. LLC  
P.O. BOX 366  
HINSDALE, IL 60522

NORTHWEST EMERGENCY ASSOC. LLC  
C/O CREDITORS DISCOUNT & AUDIT CO.  
414 E. MAIN STREET, P.O. BOX 213  
STREATOR, IL 61364-0213



NORTHWEST EMERGENCY ASSOC. LLC  
P.O. BOX 660306  
INDIANAPOLIS, IN 46266-0306

NORTHWEST EMERGENCY ASSOC., LLC  
C/O CDA/PONTIAC  
P.O. BOX 213  
ACCOUNT NO. XXXX2973  
STREATOR, IL 61364

NW IND. RADIOLOGY SERVICES PC  
55 EAST 86TH AVENUE - SUITE A  
P.O. BOX 10634  
ACCOUNT NO. XXXX8059  
MERRILLVILLE, IN 46411

ONPOINT FINANCIAL CORP.  
141 LONGWATER DRIVE, SUITE 102  
ACCOUNT NO. XXXX1159  
NORWELL, MA 02061

PATHOLOGY CONSULTANTS  
P.O. BOX 30309  
ACCOUNT NO. XXXX0-111  
CHARLESTON, SC 29417-0309

REGIONAL MENTAL HEALTH CENTER  
C/O GEMINUS CORPORATION  
8400 LOUISIAN STREET  
MERRILLVILLE, IN 46410-6353

RENT-A-CENTER, INC.  
1650 US HIGHWAY 41  
SCHERERVILLE, IN 46375

SAMS CLUB/GEMB  
ATTN: BANKRUPTCY DEPT.  
P.O. BOX 103104  
ACCOUNT NO. XXXX2406  
ROSWELL, GA 30076

ST. MARGARET HEALTH  
C/O MIRAMED REVENUE GROUP  
DEPT. 77304  
P.O. BOX 77000  
DETROIT, MI 48277

ST. MARGARET MERCY  
C/O PELLETTIERI  
991 OAK CREEK DRIVE  
ACCOUNT NO. XXXX2932  
LOMBARD, IL 60148

ST. MARGARET MERCY  
C/O PELLETTIERI  
991 OAK CREEK DRIVE  
ACCOUNT NO. XXXX5168  
LOMBARD, IL 60148

ST. MARGARET MERCY  
C/O PELLETTIERI  
991 OAK CREEK DRIVE  
ACCOUNT NO. XXXX6894  
LOMBARD, IL 60148

ST. MARGARET MERCY  
35682 EAGLE WAY  
CHICAGO, IL 60678

ST. MARGARET MERCY  
C/O MIRAMED REVENUE GROUP  
DEPT. 77304 P.O. BOX 77000  
P.O. BOX 77000  
DETROIT, MI 48277

ST. MARGARET MERCY ER PHYSICIAN  
C/O PELLETTIERI  
991 OAK CREEK DRIVE  
ACCOUNT NO. XXXX2709  
LOMBARD, IL 60148

ST. MARGARET MERCY ER PHYSICIAN  
34591 EAGLE WAY  
CHICAGO, IL 60678

SVT, INC. DBA STRACK & VAN TIL, VAN TILS  
C/O JONATHAN R. O'HARA  
1304 VALE PARK ROAD  
VALPARAISO, IN 46383

SWERBS FINANCIAL INC. D/B/A CNAC  
6349 BROADWAY AVENUE  
MERRILLVILLE, IN 46410

T-MOBILE  
C/O MIDLAND FUNDING  
8875 AERO DRIVE  
ACCOUNT NO. XXXX9385  
SAN DIEGO, CA 92123

T-MOBILE  
P.O. BOX 742596  
CINCINNATI, OH 45274

T-MOBILE  
C/O MIDLAND CREDIT MANAGEMENT  
P.O. BOX 60578  
LOS ANGELES, CA 90060

TCF NATIONAL BANK  
800 BURR RIDGE PARKWAY  
WILLOWBROOK, IL 60527

TCF NATIONAL BANK  
C/O MILENNIUM CREDIT CONSULTANTS  
P.O. BOX 18160  
SAINT PAUL, MN 55118

THE METHODIST HOSPITALS  
P.O. BOX 66525  
INDIANAPOLIS, IN 46266

THE PHOENIX RECOVERY GROUP  
2939 MOSSROCK, SUITE 220  
SAN ANTONIO, TX 78230

THE PHOENIX RECOVERY GROUP  
C/O THOMAS BURRIS  
8605 BROADWAY  
MERRILLVILLE, IN 46410

THURSDAY MORNING  
C/O REVENUE COLLECT  
P.O. BOX 2103  
MECHANICSBURG, PA 17055

TMOBILE  
C/O ENHANCED RECOVERY CORP.  
8014 BAYBERRY RD.  
ACCOUNT NO. XXXX3420  
JACKSONVILLE, FL 32256

TUESDAY MORNING  
1635 E. 80TH AVENUE  
MERRILLVILLE, IN 46410

TUESDAY MORNING  
C/O REVENUE COLLECT  
P.O. BOX 2103  
MECHANICSBURG, PA 17055

UNITY PHYSICIAN GROUP  
C/O GLA COLLECT  
2630 GLEESON LANE  
ACCOUNT NO. XXXX1942  
LOUISVILLE, KY 40299

UNIVERSITY OF ILLINOIS  
P.O. BOX 12199  
CHICAGO, IL 60612

UNIVERSITY OF ILLINOIS AT CHICAGO  
801 S. PAULINA  
M/C 621 - ROOM 303  
CHICAGO, IL 60612

UNIVERSITY OF ILLINOIS AT CHICAGO  
1900 STUDENT SERVICES BUILDING  
1200 W. HARRISON STREET  
ACCOUNT NO. XXXX3526  
CHICAGO, IL 60607

UNIVERSITY OF ILLINOIS AT CHICAGO  
3293 PAYSPIRE CIRCLE  
CHICAGO, IL 60674

US DEPT. OF EDUCATION  
501 BLEECKER STREET  
ACCOUNT NO. XXXX1577  
UTICA, NY 13501

US DEPT. OF EDUCATION/GLELSI  
2401 INTERNATIONAL  
ACCOUNT NO. XXXX1577  
MADISON, WI 53704

WALMART STORES, INC.  
C/O JONATHAN R. O'HARA  
1304 VALE PARK ROAD  
VALPARAISO, IN 46383

WOODFOREST NATIONAL BANK  
P.O. BOX 7889  
SPRING, TX 77387-7889